

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

|                             |   |                              |
|-----------------------------|---|------------------------------|
| In re Application of:       | ) |                              |
|                             | ) |                              |
| Nathan T. Czyzewski et al.  | ) | Group Art Unit: 3692         |
|                             | ) |                              |
| Application No.: 10/823,540 | ) | Examiner: Lindsay M. Maguire |
|                             | ) |                              |
| Filed: April 14, 2004       | ) |                              |
|                             | ) |                              |
| For: SYSTEMS, METHODS AND   | ) | Confirmation No.: 4427       |
| COMPUTER READABLE MEDIA     | ) |                              |
| FOR PROVIDING AND           | ) |                              |
| MANAGING BALANCE            | ) |                              |
| TRANSFER ACCOUNTS           | ) |                              |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 C.F.R. 1.121)**

In reply to the Notice of Non-Compliant Amendment mailed July 10, 2009, the period for response extending through August 10, 2009, Applicants provide a new, corrected, listing of claims section.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** follow the amendment section of this paper.